App. Serial No.: 09/760,271
Atty. Docket No.: 0013-011P1

IN THE SPECIFICATION

Please amend the Specification as follows:

Paragraph beginning at Page 28, Line 18:

If, in first step 1602, there are no communication requests from card-holders, then method 1600 ends. If, in step 1610, card-holder 102 does not want to modify any pre-verification criteria, then method 1600 proceeds to ninth step 1618, where interactive verification module 306A terminates the connection with card-holder 102. If in step 1614 card-holder 102 wishes to modify the presented pre-verification data, then interactive verification module 306A initiates a tenth step 1620, wherein new data is received from card-holder 102, and the new data is substituted for the presented pre-verification criteria before method 1600 proceeds to eighth step 1616. If in eighth step 1616 interactive verification module 306A receives instructions from card-holder 102 to make more modifications to pre-verification criteria 1302, then method 1600 returns to step 1610.